



FFH alcance

## Climate Resilient Life and Business Curriculum



**Purpose:** For years, training for women small businesses has focused on the key skills needed to run a business, such as money management skills, growing sales, and business planning. While these skills are clearly needed for starting and growing a business, most small business owners do not start and try to grow businesses in a perfect environment. Personal and business income shocks can result in poor outcomes in the personal and business life of an entrepreneur given they are intertwined. In many contexts, it's not a matter of *if* a shock will occur but *when*. With the impacts of climate change, women entrepreneurs across the globe are affected by common threats such as floods, droughts, and heat stress. Entrepreneurs have to consider how they will survive in very unpredictable environments as well as consider plans for rebuilding if their business has been negatively affected. The Climate Resilient Life and Business (CRLB) curriculum was designed to support a woman entrepreneur holistically by addressing the constant threat of climate shocks and stresses she faces and by providing her with tools to thrive as a woman entrepreneur in an ever-changing, often unstable environment. For MFIs, the CRLB curriculum is a way to “raise customer awareness of climate change” as outlined in the [Green Index](#). Now, more than ever, personal and business resilience to climate change are key to protecting women entrepreneurs, their families and their livelihoods.

**Module Organization:** The CRLB curriculum is currently being developed in Spanish for implementation in Mexico and Argentina and is organized based on crisis management phases: mitigation, preparedness, response and recovery. The preliminary<sup>1</sup> sessions and their learning objectives are captured in the table below.

<sup>1</sup> Resilient Life Resilient Business (RLRB) was originally developed using COVID-19 as a shared threat that women entrepreneurs faced globally. C-RLRB is an adaptation of existing RLRB sessions in addition to two new climate-specific sessions. Adaptation and design of new sessions are still underway and the order as well as names and micro-learning objectives are still subject to change.

Crisis Management Phase	Session Name	Micro-Learning Objectives
Introduction	1. Climate change and heat stress	<ul style="list-style-type: none"> <li>Identified the impacts of climate change and specific concern of heat stress</li> <li>Reviewed strategies to face extreme heat in daily life</li> </ul>
	2. Crisis management	<ul style="list-style-type: none"> <li>Reviewed the key actions for crisis management (mitigation, preparedness, response, recovery)</li> </ul>
Mitigation	3. Initiate and grow an emergency fund	<ul style="list-style-type: none"> <li>Recognized benefits of an emergency fund</li> <li>Reviewed strategies for building an emergency fund (cutting costs, increasing revenue, saving)</li> </ul>
	4. Implementing a zero waste approach	<ul style="list-style-type: none"> <li>Examined the impact individuals can have on the environment</li> <li>Identified practical steps people and small business owners can take to mitigate the effects of climate change in homes and businesses</li> </ul>
Preparedness	5. Security plan for critical circumstances	<ul style="list-style-type: none"> <li>Reviewed the steps to develop a security plan (who you involve, developing evacuation routes, putting together an emergency “go” bag, etc.)</li> </ul>
	6. My support networks	<ul style="list-style-type: none"> <li>Recognized the purpose and definition of a support network</li> <li>Determined how to develop a support network</li> <li>Determined characteristics of people or entities needed for a specific support network</li> </ul>
Response	7. Cash flow analysis for business survival	<ul style="list-style-type: none"> <li>Reviewed steps for understanding business cash flow</li> <li>Identified the financial needs of the business based on cash flow analysis</li> </ul>
	8. Debt capacity	<ul style="list-style-type: none"> <li>Studied the steps for determining one’s debt capacity</li> <li>Established the amount of debt one can safely take based on current debt and income</li> </ul>
	9. Stress management	<ul style="list-style-type: none"> <li>Examined what stress is and some of the symptoms it produces</li> <li>Reviewed strategies to reduce stress in a healthy way</li> </ul>
	10. Prioritizing revenue and setting prices	<ul style="list-style-type: none"> <li>Reviewed strategies to pivot/improve the prices of products to increase revenue depending on product availability and input costs</li> </ul>

Recovery	11. Introduction to financial services	<ul style="list-style-type: none"> <li>Reviewed the purpose of different financial products (when credit, when insurance, when savings, etc.)</li> <li>Examined the key features of financial products for business</li> </ul>
	12. Integrating new learnings to rebuild my life	<ul style="list-style-type: none"> <li>Identified the key actions to take to achieve recovery after a crisis (what did I do well? What should I do better? How do I incorporate lessons for preparation for the next crisis?)</li> </ul>

In addition to these CRLB sessions, sessions designed for the original RLRB curriculum also include the following topics. Instead of a focus on climate change, they use COVID-19 as a common risk entrepreneurs face:

Introduction to local Crisis Management (inclusive of GBV) Support	<ul style="list-style-type: none"> <li>Been introduced to a local support network and hotline number/contact information (for Central America, this is Cuentanos/IRC)</li> <li>Reviewed “what to expect” when you text/call</li> </ul>
Prioritize Revenue: Product	<ul style="list-style-type: none"> <li>Analyzed strategies to pivot/improve products to increase revenue</li> </ul>
Prioritize Revenue: People	<ul style="list-style-type: none"> <li>Reviewed strategies to pivot/improve service to clients (and protect employees) to increase revenue</li> </ul>
Client Contact List	<ul style="list-style-type: none"> <li>Reviewed the uses and benefits of a developing a contact list</li> <li>Reviewed the steps for creating a contact list</li> </ul>
Prioritize Revenue: Place	<ul style="list-style-type: none"> <li>Examined the importance of “being in the right place” for increasing income</li> <li>Recognized some strategies for establishing a business in a new place</li> </ul>
Prioritize Revenue: Promotion	<ul style="list-style-type: none"> <li>Studied strategies to pivot/improve promotion and marketing of business services/products to increase revenue</li> </ul>
Am I ready to grow?	<ul style="list-style-type: none"> <li>Analyzed the cash flow of business to determine whether the business is ready to grow (versus survive)</li> </ul>
Balancing Caretaking & Business	<ul style="list-style-type: none"> <li>Reviewed whether childcare and other responsibilities are met adequately and impact this can have on business growth</li> </ul>

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